CHAPTER- I

INTRODUCTION

1.1 CONCEPTUAL FRAMEWORK

Consumer Behavior has been intensive area of research due to ever changing marketing techniques and evolving products and services. Consumer behavior is a complex and dynamic mix of various processes and covers a large area of marketing and consumer operations. Consumer Behavior or the Buyer Behavior is referred to the behavior that is displayed by an individual while they are buying, consuming or disposing any particular product or services. It is an amalgamation of various processes because each consumer has different mind and attitude towards purchase, consumption and disposal of product (Solomon, 2009). Consumer behavior is considered to be an inseparable part of marketing. Kotler and Keller (2011) confirmed that consumer buying behavior is the study of the ways of buying and disposing of goods, services, ideas or experiences by the individuals, groups and organizations in order to satisfy their needs and wants. Enis (1974) also contended that consumer buying behavior is a process and action that leads to satisfaction of needs and wants. Solomon (2009) confirmed that the post purchase behavior shows the consumer satisfaction or dissatisfaction.

Consumer buying behavior being a psychological process is related to the emotions of a consumer and largely leads to two outcomes for any purchase done *i.e.* either feeling of satisfaction or dissatisfaction. Many researchers (Oliver 1997, Halstead, Hartman, and Schmidt, 1994) have described satisfaction/ dissatisfaction as post consumption evaluation response to any

product or service. Day (1984) defines post consumption consumer satisfaction/dissatisfaction as the consumer's response to the evaluation of the perceived discrepancy between prior expectations (or some other norm of performance) and the actual performance of the product as perceived after its consumption.

Qi et al., (2012) defined customer satisfaction as a subjective concept which can be subjected to different interpretations. Kopalle and Lehmann (2001) correlated satisfaction/ dis-satisfaction with expectations and suggested that people strategically revise their expectations to increase future satisfaction. There is a general tendency to lower the expectation and which can be related to individual traits of disconfirmation sensitivity and perfectionism. Zeelenberg and Pieters (2004) found that prior to purchase consumers tend to predict the expectation and satisfaction level of consuming a product or service and so if it tends out not to be so, they are compelled to complain and to be disappointed.

Dissatisfaction can be understood if the expectation does not match up post consumption and evaluation. Several theories have been proposed to explain consumer satisfaction/ dis-satisfaction and in all of these theories, there is a distinction between the expectation before use and the actual performance after use. It is at this point that a consumer can decide whether he/she is satisfied or dissatisfied. Mittal, Kumar and Tsiros (1999) confirmed that consumer dissatisfaction is portrayed as the bipolar opposite of satisfaction (completely satisfied / very dis-satisfied). On the contrary, Nagao et al. (2006) found that satisfaction and dissatisfaction are not seen as bipolar ends of a single continuum, but rather as unipolar and often unrelated to each other. According to Oliver (1997), dissatisfaction can be interpreted as the unpleasant experience

that one gets from using a product or service after usage. According to Hirschman (1970) there are two possible forms of consumer reaction to dissatisfaction. The consumer can either choose the possibility of 'voice' (i.e. complaint) or the possibility of 'exit' (i.e. shift of supplier).
The research on satisfaction/ dis-satisfaction were primarily focused around developing a model to measure consumer satisfaction/ dis-satisfaction and its impact on various aspects of consumer behavior and marketing.

It was very clearly established that consumer satisfaction/ dissatisfaction is the key aspect for the business success, especially in service industry. Serving customers and providing them with satisfaction have become the prime focus of modern marketing theory (Mishra, 2010). Crosby and Stephen (1987) found that dissatisfaction is the key element in the insurance industry and critical for continued business successes. Kelley, Hoffman, and Davis (1995) established that service encounter failures in the retail industry trigger customer dissatisfaction. Study by Zeithaml, Berry, and Parasuraman, (1996) suggested that service quality and satisfaction are related and directly impact service switching.

Consumer discontent is often considered synonymous to dissatisfaction. The dictionary meaning of discontent is a feeling of not being satisfied with situation or with the way one is being treated. It is more of an opinion formed over the period of time about a product, service and the organization regarding various business practices resulting in to discontent. Lundstrom and Lamont (1975) differentiated consumer discontent from consumer dis-satisfaction .According to them consumer discontent is the intensity of dis-satisfaction that a consumer feels about the whole business system and not only is about a single disconfirmation. The discontent is

also understood as attitudes of consumers toward the marketing and market related business practices.

Satisfaction/ dis-satisfaction are represented by behavioral construct resulting from specific incident or disconfirmation. Whereas satisfaction to a consumer is possible with timely effort of service recovery. Consumer discontent is represented by value based construct which consists of factors like honesty, accuracy, quality and safety about a business and their marketing practices. This leads to the understanding that consumer discontent is an attitude which develops over the period of time may be due to continued dis-satisfaction on account of various aspect of business and not only due to services or complaints.

As consumer dis-satisfaction and discontent are conceptually different and as the studies indicate, there is a possibility of the simultaneous coexistence of consumer dis-satisfaction and discontent. With respect to their influences on consumer buying behavior, ample amount of research is done on consumer satisfaction/ dis-satisfaction. If consumer discontent is distinct and has a different construct, research that considers dimensions of discontent in studies, might yield a different estimation of consumer behavior. However scholarly knowledge about how consumer discontent and its dimensions affect various industries is very limited.

1.2 OPERATIONAL DEFINITION

The available literature helps to define Consumer Discontent as an attitude which develops over a period of time on account of various factors such as continued disconfirmations, service quality and delayed and unsatisfactory recoveries, commitment vs fulfillment , unethical business practices and noncompliance on regulations which leads to distrust, dejection and antibusiness sentiments.

These set of customers are educated and well informed and tend to go beyond product and services. They are equally concerned about overall image of brand or industry they are associated with. Such consumers observe multiple activities of service providers closely such as advertisements, market communications, ethical sourcing and service deliveries other than quality of product and services. Positive or negative attitude is formed based on listed factors through their own experiences and findings.

CHAPTER-II

REVIEW OF LETERATURE

2.1 CONSUMER SATISFACTION/ DISSATISFACTION

As the definition of consumer satisfaction/ dis-satisfaction got established, the research area in consumer satisfaction was further broadened and a lot of researches were undertaken. This chapter refers to such studies which are related to area like determinants of consumer satisfaction/ dis-satisfaction, model to determine consumer satisfaction index, consumer complaint behavior and its relationship with expectation, disconfirmation, service failure and service recovery. All these aspects are significant and important as they influence consumer satisfaction/ dis-satisfaction.

Determinants of Consumer Satisfaction

Patterson, Johnson and Sprang (1996) studied the simultaneous effect of satisfaction/ dis-satisfaction construct (expectations, performance and disconfirmation) along with two variables, purchase situation (consisting novelty, importance and decision complexity) and individual variables (stake holding and uncertainty) on business to business services. The model studied effect of purchase situation and individual variables on expectation and performance and there effect on post purchase variables such as perceived performance, disconfirmation, fairness, satisfaction evaluation and repurchase intentions. The derived structural model confirms that perceived performance has direct influence on consumer satisfaction/ dissatisfaction on satisfaction evaluation of business services. It was also established that overall influence of

novelty, importance and decision uncertainty, which leads to exceeding expectations and fairness in critical.

Customer Satisfaction Models

Chan et al. (2001) developed consumer satisfaction index (HKCSI) for Hong Kong, consumer-oriented economic performance indicator representing the quality of products (commodities and services) based on cumulative consumer satisfaction. The model has incorporated and measured consumer satisfaction on factors like demographic consumer characteristics, pre purchase consumer expectations, post consumption assessed performance, assessed value on quality and price. The model also measures the outcome of consumer satisfaction in the form of consumer voice (complaints and appraisals) and consumer loyalty.

Singh and Sirdeshmukh (2000) created a framework to understand key mechanisms that shapes consumer satisfaction especially in case of adverse selection which can influence consumer satisfaction. They used simultaneous influence of agency theory (the agency theory offers construes relationships in terms of principal agent (consumer) problems of adverse selection and moral hazard) and trust mechanisms on encounter-specific satisfaction and long-term loyalty. This model allows trust and agency mechanisms to cooperate (or compete) for influence over multiple encounters in relational exchanges so as to study relational characteristics like trust and loyalty.

Disconfirmation and Satisfaction/Dissatisfaction

Disconfirmation is evidence which conclusively establishes that a belief or expectation is not true and diminishes the acceptability of a belief or expectation and impacts consumer satisfaction/ dis-satisfaction. Montfort et al. (2006) studied the importance of disconfirmation as an element within consumer satisfaction/dissatisfaction model along with other elements like expectations, performance, satisfaction and repeat purchase. He also tested the applicability of this model in a service situation. Monfort et al. (2006) established that based on internal or external information the expectations are formed from a service. Once the service is experienced and evaluated, the outcome is compared with the expectations. The expectations are either confirmed or disconfirmed, and (dis)confirmation subsequently leads to adjustments in the satisfaction level of consumer. The study has found a causal relationship between disconfirmation and satisfaction. It also confirms disconfirmation as an essential element in consumer satisfaction/ dissatisfaction model.

Confidence in expectation, Disconfirmation and Satisfaction/Dissatisfaction

Earlier researchers have found that expectations have a significant effect on disconfirmation (Spreng, MacKenzie & Olshavsky, 1996; Tse & Wilton, 1988). Richard, Sprang and Page (2001) studied how qualitative difference in expectation influences the role of expectations in post purchase evaluation. The model suggests that effect of expectations on satisfaction is primarily through disconfirmation but they also have an effect through perceived performance. The research confirmed that level of confidence in expectations influences the formation of consumer satisfaction. It further explains that low confidence in expectation, satisfaction is formed exclusively through perceived performance and disconfirmation of expectations does not

have an effect. If confidence in expectations is high, consumers rely on disconfirmation and perceived performance have a weaker effect.

Complaint Behavior, Service Failure and Service Recovery

Complaints are considered as outcome of dis-satisfaction and a dis-satisfied consumer is more likely to complain. Poor quality of service is another reason for complaints. Singh (1991) in his study, classified consumers into four types according to their responses as passives (those taking no action), voicers (those complaining directly to the firm), irates (angry consumers engaging in negative WOM) and activists (those who also complain to a third party seeking social benefit in addition to private redress). Customer complaints occurs because of service quality that is perceived as below expectation and that involves negative communication in respect to product or services to the producer or marketer of the product / services (Grace, Anna, & Ada, 2016).

Singh and Weilks (1996) in his study on consumer complaint response used a multidimensional consumer complaint response estimates including voice, private, and third-party responses as dependent variables for three services, automotive repair, medical care, and banking services. Results supported several relationships and indicated a moderating role for dissatisfaction intensity. It also underlined attitude toward complaining is more dominant under low dissatisfaction intensity than it is under the high dissatisfaction condition.

Juneja (2016) established correlation amongst service failure, consumer dis-satisfaction and propensity to complain and found that the magnitude of consumer dissatisfaction and propensity to complain is highly dependent on the intensity of service failure i.e., the failure to satisfy the 'core need' for which the service or product is acquired. Consumer complaints received through

various consumer communication channels on account of service failure is definitely to be considered as possible outcome of dissatisfaction. According to Amdt and Grfinhaug (1979) consumer dissatisfaction and complaints are viewed as part of consumer communication received through effective feedback mechanisms which provide actionable information, accurately and on time.

Sheth et al. (1999); Arnould, Price, and Zinkhan (2004) found another category of customers those are dis-satisfied consumer stop purchasing and never complain. Uppu et al. (2016) in his study on Indian Telecom Consumer found that 78% of total subscribers those who switched their service provider did not complaint or contacted their parent service provider. Such set of customers are extremely dis-satisfied and vulnerable and literally no hope with the service perovider.

In case of service failure, complaints and dis-satisfaction, service recovery efforts are critical. As stated earlier, genuine and timely service recovery efforts can lead to increased service satisfaction. But magnitude of service failure, explanations, apologies, perceived justice, anger and frustration felt by the customer, and satisfaction with the service recovery have significant and different effects on customer's response. Maxham and Netemayer (2002) suggested in their longitudinal study of complaint behavior that though satisfactory recoveries can produce a "recovery paradox" after one failure, they do not trigger such paradoxical increases after two failures. The service recovery paradox is a situation in which a customer thinks more highly of a company after the company has corrected a problem with their service, compared to how they would regard the company if non-faulty service had been provided. Furthermore, "double deviations" can occur following two consecutive unsatisfactory recoveries or following an

unsatisfactory recovery due to a second failure. Casado et al. (2010) confirmed in his study that 58% consumers showed double deviation behavior (initial service failure and a failed service recovery leading to possible exit), the most harmful response to any service organization.

Although, when perceived justice is experienced in response to the service provider's recovery efforts, the potential exists that customers service satisfaction levels can be increased leading to positive customer behavior (Schoefer and Diamantopoulos, 2008).

Service Quality and Consumer Satisfaction

Service quality is one of the most important functions of any service industry and also extremely critical factor for consumer satisfaction/ dis-satisfaction. Service Quality can be defined as an assessment of how well a delivered service conforms to the client's expectations. Bateson (1995) stated that the service quality is generally conceptualized as an attitude, the evaluation of the service offered. Quality is basically made up from a series of evaluated experiences and usually fluctuates less comparatively than attitudes built from the satisfaction and emotions (Nair, 2014). The logic is largely on account of the realization that high service quality results in customer satisfaction, loyalty with the product or service, greater willingness to recommend (WoM) someone else, reduction in complaints and improved customer retention (Levesque and McDougall, 1996, Zeithaml et al., 1996).

Althonayan et al. (2015) reconfirmed in their study that better service quality increases customer satisfaction and helps in decreasing brand switching intention in telecom. The results of study by Bedi (2010) with respect to customer perception on service quality suggested that the service offered by private sector banks in India has a more favorable influence on actual perceptions of

service quality received compared to the service from banks in the public sector as the public sector banks do not manage the factors influencing quality perception as well as banks in the private sector.

Reputation, Confidence and Trust

Reputation and confidence are other important factors which are extremely critical and a poor perception of these attributes would immediately foster high dissatisfaction. Reputation has been defined as "an amalgamation of all expectations, perceptions and opinions of an organization developed over period of time by customers, employees, suppliers, investors and the public at large in relation to the organization's qualities, characteristics and behavior, based on personal experience or organization's past actions" (Bennett and Kottasz, 2000). Reputation is a force that has potential to attract customers and to influence selling-buying processes (Trotta et al, 2011). Wang et al. (2003) defined reputation as a key asset to firms as it is valuable, distinctive, difficult to duplicate, non-substitutable and provides the firm with a sustainable competitive advantage. Gerrard and Cunningham (2004) identified bank reputation as one of the major factors that cause customers to switch banks in the Asian countries.

Arbore and Busacca (2009), in their study for Italian bank industry stated that a well-established reputation, a positive image along with interpersonal consistency lead to a much stronger and positive attitude towards the bank. , but a poor perception of reputation would immediately lead to high dissatisfaction. According to Hennig-Thurau et al. (2002) individual customers and interpersonal relationships are confirmed to be a tremendous driver of both customer satisfaction and dissatisfaction. Interpersonal relationship provides social and confidence/trust benefits, this

relationship contribute to the creation of value, and in turn lead customer loyalty (Butcher et al., 2001).

Factors leading to Satisfaction / Dis-satisfaction in Telecom and Banking

There are many factors in telecom which may lead to satisfaction/dis-satisfaction and complaints. Price, service quality and its perception, technical quality and network coverage and value for money are few of them. Boohene and Agyapong (2011) undertook study for Vodafone ltd in Ghana confirmed that service quality was found to be strongly and positively correlated with loyalty along with customer satisfaction. Martins et al. (2013) in his study of mobile users of Brazil and Germany and found that customer satisfaction seems to have inverse relationship with switching intentions in both countries and found that customer satisfaction has as antecedents the perceived service value and perceived performance of service. Leelakulthanit and Hongcharn (2011) found in their study for mobile phone users in Thailand that promotional value, quality of customer service at customer contact centers and corporate image play the most important role in determining customer satisfaction. Shah, Hussain, & Zubairshah (2018) did a qualitative study and found that variables like price, quality of service and friends & family, these have a positive impact on customer satisfaction. Rahman, Haque, and Ahmad (2011), conducted a study in Malaysia found that network quality is one of the critical factors in overall service quality along with price, which plays an important role while selecting a mobile telephone operator.

Vyas and Raitani (2013) concluded from their study on Indian banks that dis-satisfaction and switching is an outcome of negative service experience that may be related to many factors like customer commitment towards their main bank, perceived service quality, effective advertising

competition, service products offered, customer satisfaction, responses to service failure, reputation and image of bank, price including interest rates charged or paid.

2.2 CONSUMER DISCONTENT

Dis-satisfaction is a transaction based disconfirmation on account of various reasons. Consumer discontent on the other hand, develops through continued state of dissatisfaction, not only on account of service related disconfirmations but with other aspect of business as a whole also. Such set of consumers are more informed and look beyond a product or service like how ethically a product or service is created, communicated, delivered and disposed.

Day and Akar (1970) defined consumerism as basic rights of consumer which include, safety, to be rightly informed, choose and to be heard. Continued violation of these rights for a longer period lead to dejection, anguish and mistrust towards business system and termed as consumer discontent. In today's scenario, consumers are not ignorant as compared to earlier times. Existing work shows that product or service communications/ advertisements provide an important basis for performance expectations (Spreng et al. 1996), and failure to deliver on these expectations leads to more negative evaluations of the target product. Ahluwalia and Gürhan-Canli (2000) found out that such failures can also generalize to other products from the same company or to closely related competitors due to similarities or shared associations thereby impacting a particular industry or business as a whole. (Roehm and Tybout 2006).

Darke et al. (2010) argued that consumer distrust is another important byproduct of disconfirmation that is capable of producing negative carryover effects across a much broader range of product categories. The study further establishes that negative disconfirmation results in generalized distrust and these generalized effects are biased in favor of negative information, consumers who discover a product does not live up to its expectations tend to be suspicious of marketers in general.

Ernst & Young, (2012) contended that multi-banking or split-banking reflects a desire to diversify the risk of bank failures. According to this study, 83 per cent of customers have two or more banking service providers. 48% customers, who opt for multi-bank, do so to find the best products or services and 47 per cent to obtain the best rates and fees. Further report also provides evidence on switching intentions as well. Customer attrition in banking industry has jumped in India, from 13% in 2011 to 17% in 2012 and the number of customers planning to switch their main bank has also grown from 11 per cent in 2011 to 19 per cent in 2012.

Researches have confirmed that propensity to complaint varies from customer to customer and depends on intensity of dis-satisfaction. Many dis-satisfied customers may not complain and stop buying. Landstrom, White and McAuley (2004) conducted study on cross cultural consumer discontent in US and UK and concluded that two countries seem to hold similar attitudes with respect to their backgrounds, government and business systems but differ in factor construct and their magnitude. UK found to be predominantly focusing on product obsolescence and trust wherein US focusing on general anti-business sentiments. This cardinal state of dejection and mistrust against many factors like business as a whole, be it communications and advertisements,

basic practices, business transactions, commitments, that indicate that it is not a behavioral reaction to act in negative way (*i.e.* complaining behavior/ dis-satisfaction) nor is the outcome of favorable / pre conceived experience (consumer satisfaction) but it is the result of composite evaluation of awareness, word of mouth, communications, transactions, personal beliefs and preferences and notions regarding positives and negatives of any business.

2.3 RATIONALE

Telecom and Banking segment in India share some strikingly common history of privatization, multiple service providers, tough competition, mergers and closures and finally leading to stability in both the industries. Customers in service industry have options to choose amongst number of service providers by their respective preference between relationships, products and services, efficiency and trust. Today consumers are educated and highly aware of the options on offer in relation to the rising standards of service. This has led to more number of consumers are concerned beyond their requirement of fair products and services. The customers have become more critical and inquisitive with the rise in expectations for various aspects like sales experience, qualitative and ethical services, fair business conduct and better image of organization or industry. All these constitute overall experience of a consumer.

Large number of customers/ users or small number of complaints does not necessarily suggest a smooth functioning system. It may also on account of too low consumer expectations, apathy, and low trust. This does not necessarily indicate lower consumer dissatisfaction or discontent. Researchers have established that non complaining customers are more critical to business.

Today every service industry has well defined complaint management system and claims to have satisfied customer base, but dissatisfaction and brand switch still exists to a great extent.

Keeping the above literature in sight, this study attempts to determine and compare dimensions of consumer discontent in Indian Telecom and Banking Industry, which develops on account of a value system where trust, honesty and ethics plays critical role along with quality of services.

2.4 OBJECTIVES OF STUDY

1. To identify factors and dimensions of consumer discontent for Service Industry
2. To identify factors and dimensions of consumer discontent for Telecom Industry
3. To identify factors and dimensions of consumer discontent for Banking Industry
4. To compare the dimensions of consumer discontent for two sectors of service industry - Telecom and Banking.

Chapter-III

RESEARCH METHOD

3.1 THE STUDY

This is an exploratory research as it is about to determine the dimensions of consumer discontent for Indian Telecom and Banking Industry. The dependent variable is consumer discontent to be determined at two levels for banking and telecom industry with representation from public and private organizations of each industry.

3.2 THE SAMPLE

As this study specifically confines to Telecom and Banking sectors in India, two banks from each, public and private sector are to be chosen for data collection from four towns. These towns are further selected as two metros, 'A' class cities and two 'B' class-non metro cities. Similarly for telecom sector, three national operators were selected, out of which two will be private operators and one is public sector operator as there is only one public sector operator existing. The criteria for the cities remain same as banking sector.

3.3 THE DESIGN

A 2x2 bivariate design is conceptualized for the current study. Service Industry has two types, Banking and Telecom. Further each has; public and privet.

The design is depicted as below. It is proposed to collect 200 valid responses for banking and telecom service providers, each bifurcated in to 100 public and 100 private, leading to total 400 responses.

		Type of Service Industry	
		Banking	Telecom
Sectors	Public	100	100
	Private	100	100

3.4 TOOLS FOR DATA COLLECTION

Lundstrom et al. (2004) designed the questionnaire to determine consumer discontent, which has 41 items. This will work as a base for the questionnaire for this study. The questionnaire will be consulted with industry and academic experts with specific reference to Indian banking and telecom industry and will be fine-tuned accordingly. The questionnaire is designed on 6-point Likert Scale and that ranged from "SA" as strongly agree to "SD" strongly disagree for each item.

3.5 SAMPLING METHOD

As the study is exploratory field study and data will be collected through random sampling method with 100 valid responses for each combination discussed in design.

The questionnaire is proposed to be distributed through emails, social media services in the form of "Google Form" and also as hard copy, where ever it is possible.

3.6 TOOLS FOR DATA ANALYSIS

Item total correlation will be the first tool to be used to established possible correlations amongst the items. The items with significant correlation value of more than 0.1936 will be considered for further analysis as well.

The second statistical tool will be Principal Component Analysis for Factor Analysis. Factor analysis is a technique that is used to reduce a large number of variables into fewer numbers of factors. This technique extracts maximum common variance from all variables and puts them into a common score. As an index of all variables, the score can be used for further analysis.

Principal Component Analysis is used again to find out Total Factor Load and Total % variance. This will result in prioritized list of factors responsible for consumer discontent for banking and telecom sector. The Z test will help to determine and compare level of consumer discontent between banking and telecom industry, within specific industry with further insight and comparison between public and private sector consumers of different cities.

IMPLICATIONS

The current study explores the existence of consumer discontent in two businesses – banking and telecom and provides an opportunity to look beyond consumer dissatisfaction. Further, it establishes dimensions of consumer discontent in service industry considering two distinct service sector industries and compares them in various possible ways. Finally, the study explores holistic overview of dimensions of consumer discontent in Indian Service Industry.

The findings will help at the strategic level to understand the factors leading to consumer discontent in service industry and specifically in banking and telecom. It will help to work and improve business opinion of their respective consumers by focusing on dimensions leading to negative opinion/perception to have improved image. The findings will also provide a base for the future researches for service and other sectors as well.

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